

Calculating Your Cost or Savings

1. Enter the amount of your CoBen allowance. Refer to chart on page 3-4 \$ _____

2. Refer to the *2010 Benefit Plan Premiums* table on page 9, identify your health and dental plans, and enter their total premium costs.

Health Plan — (plan name) _____ (total premium) \$ _____

Dental Plan — (plan name) _____ (total premium) \$ _____

Vision Plan _____ \$ 8.64

3. Total cost of your premiums \$ _____

4. Subtract the total cost of your premiums (Line 3) from your CoBen allowance (Line 1)..... \$ _____

If the amount on line 4 is a positive number, you'll receive this amount of taxable income each month. It will be noted on your paycheck as CoBen Cash. If the amount is a negative number, this is your net monthly out-of-pocket premium cost for the benefits you've selected. This amount will be deducted from your paycheck on a pre-tax basis.